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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re original application of:

Applicant : Kathleen Tyson-Quah  
Serial No. : 09/513,440  
Filed : February 25, 2000  
Title of Invention : METHOD OF AND SYSTEM FOR MITIGATING RISK  
ASSOCIATED WITH SETTLING OF FOREIGN EXCHANGE  
AND OTHER PAYMENT-BASED TRANSACTIONS  
Examiner : Frantzy Poinvil  
Group Art Unit : 3628  
Attorney Docket : 126-001USA000

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GROUP 3600

Honorable Commissioner of Patents  
and Trademarks  
Washington, DC 20231

RESPONSE TO OFFICE ACTION MAILED DECEMBER 16, 2003

Sir:

In response to the Office Action mailed in the present Application on December 16, 2003, and the Restriction Requirement set forth therein, Applicant submits the following amendments to the same:

AMENDMENT OF THE TITLE:

Please amend the Title of Invention to read as follows:

--SYSTEM FOR REDUCING RISK IN PAYMENT-BASED TRANSACTIONS  
WHEREIN A RISK FILTER ROUTINE RETURNS INSTRUCTIONS AUTHORIZING  
PAYMENT TO A PAYMENT QUEUE FOR LATER RE-EVALUATION--